



Order Filed on October 19, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY  <b>Caption in Compliance with D.N.J. LBR 9004-2(c)</b>
William H. Oliver, Jr., Esq. OLIVER & LEGG, LLC 2240 Highway 33, Suite 112 Neptune, New Jersey 07753 732-988-1500 Attorney for Debtor(s) <a href="mailto:courtdocs@oliverandlegg.com">courtdocs@oliverandlegg.com</a>
In Re:  Scott Michael Bayles Geraldine Marie Bayles,  Debtors

Case No.: 19-17417

Hearing Date: October 13, 2021 @ 9am

Chapter: 13

Judge: MBK

**ORDER REDUCING CLAIM #8 OF THE U.S.  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT TO ZERO**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: October 19, 2021**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: Scott Michael and Geraldine Marie Bayles  
Case No. 19-17417

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This matter having been opened to the Court by William H. Oliver, Jr. and the Law Offices of Oliver & Legg, LLC, attorneys for the Debtors, on an Objection to Claim # 8 of the U.S. Department of Housing and Urban Development, and the Court having considered the pleadings in this matter, the argument of counsel and for good cause shown, it is

**ORDERED** that:

1. Proof of Claim #8 of U.S. Department of Housing and Urban Development shall be reduced to zero (\$0.00); and
2. A copy of this Order shall be served upon the Debtor, the Chapter 13 Trustee and all interested parties and appearing parties within 7 days of the date hereof.

In re:  
Scott Michael Bayles  
Geraldine Marie Bayles  
Debtors

Case No. 19-17417-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 19, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor MIDFIRST BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

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Kathleen M Magoon

on behalf of Creditor MIDFIRST BANK kmagoon@logs.com kathleenmagoon@gmail.com

Rebecca Ann Solarz

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York Et Al... rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Scott Michael Bayles courtdocs@oliverandlegg.com R59915@notify.bestcase.com

William H. Oliver, Jr.

on behalf of Joint Debtor Geraldine Marie Bayles courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 10